

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
James Karnes  
Lorrie Karnes  
Debtors

Case No. 20-01334-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AutoDocke  
Form ID: ntnew341

Page 1 of 2  
Total Noticed: 34

Date Rcvd: Jun 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2020.

db/jdb +James Karnes, Lorrie Karnes, 326 Austin Trail, Orangeville, PA 17859-9219  
5321983 +Aes Members 1st Fcu, Attn: Bankruptcy, Po Box 40, Mechanicsburg, PA 17055-0040  
5321984 +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540  
5321985 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413  
5334065 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
5321986 +Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801  
5321996 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citicard, Citicorp Credit Services; Attn: Centrali, Po Box 20507,  
Kansas City, MO 64195)  
5321993 +Citibank/Sears, Citicorp Cr Svcs/Centralized Bk Dept, Po Box 790034,  
St Louis, MO 63179-0034  
5321994 +Citibank/Sunoco, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
5321995 +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034,  
St Louis, MO 63179-0034  
5322001 +Comenity/Wyndham, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
5322003 +First Keystone Comm Ba, 111 W Front Street, Berwick, PA 18603-4701  
5322012 +PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982  
5329342 +PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982  
5322008 +Philadelphia FCU, Attn: Bankruptcy, 12800 Townsend Rd, Philadelphia, PA 19154-1095  
5322010 +Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5,  
Cleveland, OH 44101-4982  
5322014 +Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401-8819  
5322015 +Suntrust Bank/GreenSky, Attn: Bankruptcy, Po Box 29429, Atlanta, GA 30359-0429  
5322026 +Trac/CBCD/Citicorp, Citicorp Credit/Centralized Bankruptcy, Po Box 20507,  
Kansas City, MO 64195-0507  
5322027 +Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a,  
Des Moines, IA 50328-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5321989 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 19 2020 20:11:19 Capital One,  
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
5321998 +E-mail/Text: Bankruptcy.RI@Citizensbank.com Jun 19 2020 20:02:06 Citizens Bank,  
1000 Lafayette Blvd, Bridgeport, CT 06604-4725  
5321999 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 19 2020 20:02:12 Comenity Bank/Blair,  
Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
5322000 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 19 2020 20:02:12 Comenity Bank/Bon Ton,  
Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
5322006 +E-mail/Text: bankruptcy@fult.com Jun 19 2020 20:02:31 Fnb Danville, 354 Mill St,  
Danville, PA 17821  
5322007 +E-mail/Text: bankruptcy@huntington.com Jun 19 2020 20:02:17 Huntington Natl Bk,  
Attn: Bankruptcy, P.O. Box 340996, Columbus, OH 43234-0996  
5321991 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jun 19 2020 20:11:18 Chase Card Services,  
Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850  
5322017 +E-mail/PDF: gecsedri@recoverycorp.com Jun 19 2020 20:11:43 Syncb/Home Design Floor,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
5322019 +E-mail/PDF: gecsedri@recoverycorp.com Jun 19 2020 20:10:51 Syncb/PPC, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060  
5322016 +E-mail/PDF: gecsedri@recoverycorp.com Jun 19 2020 20:11:43 Syncb/country Home Pro,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
5322018 +E-mail/PDF: gecsedri@recoverycorp.com Jun 19 2020 20:10:51 Syncb/home Design-hi-p,  
C/o Po Box 965036, Orlando, FL 32896-0001  
5322020 +E-mail/PDF: gecsedri@recoverycorp.com Jun 19 2020 20:11:44 Synchrony Bank/ JC Penneys,  
Attn: Bankruptcy, Po B 965064, Orlando, FL 32896-5064  
5322023 +E-mail/PDF: gecsedri@recoverycorp.com Jun 19 2020 20:11:18 Synchrony Bank/Lowes,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
5322028 E-mail/Text: bankruptcydept@wyn.com Jun 19 2020 20:02:23 Wyndham Vacation Ownership,  
Attn: Bankruptcy, Po Box 98940, Las Vegas, NV 89193

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5321987\* +Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801  
5321988\* +Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801  
5321997\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citicorp, Citicorp/ Attn: Centralized Bankruptcy, Po Box 20507,  
Kansas City, MO 64195)  
5321990\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
5322002\* +Comenity/Wyndham, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
5322004\* +First Keystone Comm Ba, 111 W Front Street, Berwick, PA 18603-4701  
5322005\* +First Keystone Comm Ba, 111 W Front Street, Berwick, PA 18603-4701  
5321992\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
MONROE LA 71203-4774  
(address filed with court: Chase Card Services, Attn: Bankruptcy, Po Box 15298,  
Wilmington, DE 19850)

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Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

5322013\* +PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982  
5322009\* +Philadelphia FCU, Attn: Bankruptcy, 12800 Townsend Rd, Philadelphia, PA 19154-1095  
5322011\* +Pnc Bank, Atn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101-4982  
5322021\* +Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po B 965064, Orkando, FL 32896-5064  
5322022\* +Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po B 965064, Orkando, FL 32896-5064  
5322024\* +Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
5322025\* +Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
5322029\* ++WYNDHAM CONSUMER FINANCE INC, P O BOX 97474, LAS VEGAS NV 89195-0001  
(address filed with court: Wyndham Vacation Ownership, Attn: Bankruptcy, Po Box 98940, Las Vegas, NV 89193)  
5322030\* ++WYNDHAM CONSUMER FINANCE INC, P O BOX 97474, LAS VEGAS NV 89195-0001  
(address filed with court: Wyndham Vacation Ownership, Attn: Bankruptcy, Po Box 98940, Las Vegas, NV 89193)  
5322031\* ++WYNDHAM CONSUMER FINANCE INC, P O BOX 97474, LAS VEGAS NV 89195-0001  
(address filed with court: Wyndham Vacation Ownership, Attn: Bankruptcy, Po Box 98940, Las Vegas, NV 89193)  
5322032\* ++WYNDHAM CONSUMER FINANCE INC, P O BOX 97474, LAS VEGAS NV 89195-0001  
(address filed with court: Wyndham Vacation Ownership, Attn: Bankruptcy, Po Box 98940, Las Vegas, NV 89193)

TOTALS: 0, \* 19, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 21, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 19, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmllawgroup.com  
Michael J McCrystal on behalf of Debtor 1 James Karnes mccrystallaw@gmail.com,  
sueparalegal@gmail.com  
Michael J McCrystal on behalf of Debtor 2 Lorrie Karnes mccrystallaw@gmail.com,  
sueparalegal@gmail.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

James Karnes, Chapter 13

**Debtor 1**

Case No. 5:20-bk-01334-RNO

Lorrie Karnes,

**Debtor 2**

**Notice**

**Notice is hereby given that:**

The previously scheduled 341 meeting of creditors has been rescheduled to:

341 meeting by video conference, further details will be provided to you	Date: July 13, 2020
	Time: 11:00 AM

**Address of the Bankruptcy Clerk's Office:**  
Max Rosenn U.S. Courthouse  
197 South Main Street  
Wilkes-Barre, PA 18701  
(570) 831-2500

**For the Court:**  
Terrence S. Miller  
Clerk of the Bankruptcy Court:  
By: Pamela Radginski, Deputy Clerk

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: June 19, 2020

ntnew341 (04/18)